

Family Coverage Eligibility

Members can enroll their eligible dependents under PEEHIP by: 1) enrolling online at www.rsa-al.gov; or 2) filing a [HEALTH INSURANCE AND OPTIONAL ENROLLMENT APPLICATION](#) with PEEHIP.

An eligible dependent is defined as:

1. The employee's lawful spouse as defined by Alabama law;
2. Unmarried dependent child under the age of 19, only if the child is:
 - a. The employee's biological son or daughter;
 - b. The employee's legally adopted child (including any probationary period during which the child is required to live with the employee);
 - c. The employee's stepchild¹ or foster child¹ fully dependent upon the employee for support and permanently residing in the employee's household in a normal parent-child relationship² with no foreseeable or expected termination.
 - d. A child related to the employee by blood or marriage who is fully dependent upon the employee for support and permanently residing in the employee's household in a normal parent-child relationship².
3. The employee's:
 - a. unmarried dependent child between the ages of 19 and 25,
 - b. who has his legal residence with the employee,
 - c. is wholly dependent upon the employee for maintenance and support, and
 - d. is a registered full-time student at an accredited secondary or postsecondary school, college or university. All conditions [(a), (b), (c) and (d)] must be met for the child to be an eligible dependent.
4. Unmarried dependent child of any age incapable of self-sustaining employment because of a physical or mental handicap and is chiefly dependent on the employee for support. The handicap must have existed prior to the time the child attained age 19 or age 25 if the child was a full-time student. Also, the child had to be covered as a dependent on the employee's PEEHIP policy before reaching the limiting age. For example, approved incapacitated children can continue on any PEEHIP plans they are on at the time they age out, but they are not eligible to be covered on other PEEHIP plans once they reach the limiting age.

The employee must contact the PEEHIP office and request an INCAPACITATED DEPENDENT form. Proof of the child's condition and dependence must be submitted to PEEHIP within 45 days after the date the child would otherwise cease to be covered because of age. PEEHIP may require proof of the continuation of such condition and dependence. If the child is approved as an incapacitated child and allowed to stay on the PEEHIP Hospital Medical Plan, the child cannot change plans and be covered on other PEEHIP plans, such as an HMO or Optional Plan if he or she has already reached the limiting age (19 or 25).

Ineligible Dependents

- ◆ Once an "eligible" dependent has "married" or "aged out," that person is ineligible to participate in PEEHIP again as a dependent except subsequently as the spouse of an eligible member. The ineligible dependent must be removed from coverage the first of the month following the event.
- ◆ Ex-spouses are not eligible dependents even if a member continues to pay for family coverage. The ex-spouse must be deleted from coverage effective the first day of the month following the date of divorce.
- ◆ Stepchildren who do not live in the member's household.
- ◆ An employee who is eligible for PEEHIP as a subscriber cannot be covered as a dependent child on another PEEHIP policy.

- ◆ A student dependent and the student dependent's biological child cannot both be covered on the same policy.

¹ *Appropriate documentation will be required by PEEHIP before child can be enrolled.*

² *The term normal parent-child relationship is defined as: A relationship where neither the child's natural mother nor natural father live in the employee's household (e.g. when a child's parents are both deceased, totally disabled or their whereabouts are unknown) and the employee and child's relationship has no foreseeable or expected termination.*